

David L. Tanner, Esq.

Name

#002366

Bar Code #

**7472 W. Sahara Avenue  
Suite 101  
Las Vegas, NV 89117**

Address

(702) 256-6999

Phone Number

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In re: **William L. Beck  
Josephine C. Beck**

Case #	<u>07-10586</u>
Chapter	<u>7</u>
Trustee	<u>LENARD E. SCHWARTZER</u>

Debtor(s)

**AMENDMENT COVER SHEET**

**Amendment(s) to the following are transmitted herewith. Check all that apply.**

- (  ) Petition (must be signed by debtor *and* attorney for debtor per Fed. R. Bankr. P. 9011)
- (  ) Summary of Schedules
- (  X ) Schedule A - Real Property
- (  X ) Schedule B - Personal Property
- (  ) Schedule C - Property Claimed as Exempt
- (  ) Schedule D, E, or F, and/or Matrix, and/or List of Creditors or Equity Holders
  - (  ) Add/delete creditor(s), change amount or classification of debt - **\$26.00 fee required**
  - (  ) Add/change address of already listed creditor, add name/address of attorney for already listed creditor, amend petition, attach new petition on converted case, supply missing document(s) - **no fee**

\* Must provide diskette and comply with Local Rule 1007 if add/delete creditor or add/change address of already listed creditor

- (  ) Schedule G - Schedule of Executory Contracts & Unexpired Leases
- (  X ) Schedule H - Codebtors
- (  X ) Schedule I - Current Income of Individual Debtor(s)
- (  X ) Schedule J - Current Expenditures of Individual Debtor(s)
- (  ) Statement of Financial Affairs

**Declaration of Debtor**

**I (We) declare under penalty of perjury that the information set forth in the amendment(s) attached hereto is (are) true and correct to the best of my (our) information and belief.**

/s/ William L. Beck**William L. Beck****Debtor's Signature****Date: March 1, 2007**/s/ Josephine C. Beck**Josephine C. Beck****Joint Debtor's Signature****Date: March 1, 2007**

## Official Form 1 (10/06)

United States Bankruptcy Court  
District of NevadaVoluntary Petition  
AMENDED

Name of Debtor (if individual, enter Last, First, Middle): <b>Beck, William L.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Beck, Josephine C.</b>																															
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA William Lance Beck; AKA William Beck; FDBA Orion Financial Services, LLC (a Nevada Limited Liability Company)</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Josephine Clare Beck; AKA Josephine Beck; AKA Josephine C. Martin; FDBA Gemini Learning Systems, LLC (a NV Limited Liability Company); AKA Josephine Clark</b>																															
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) <b>xxx-xx-3540</b>		Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) <b>xxx-xx-3724</b>																															
Street Address of Debtor (No. and Street, City, and State): <b>8757 Castle Hill Avenue Las Vegas, NV</b>		Street Address of Joint Debtor (No. and Street, City, and State): <b>8757 Castle Hill Avenue Las Vegas, NV</b>																															
ZIP Code <b>89129-7669</b>		ZIP Code <b>89129-7669</b>																															
County of Residence or of the Principal Place of Business: <b>Clark</b>		County of Residence or of the Principal Place of Business: <b>Clark</b>																															
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																															
ZIP Code		ZIP Code																															
Location of Principal Assets of Business Debtor (if different from street address above):																																	
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other  <b>TAX-EXEMPT ENTITY</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <b>Nature of Debts</b> (Check one box)  <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.																															
		<b>Chapter 11 Debtors</b>  <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million.																															
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box:  <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																															
<b>Statistical/Administrative Information</b>  <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			THIS SPACE IS FOR COURT USE ONLY																														
Estimated Number of Creditors <table><tr><td>1-</td><td>50-</td><td>100-</td><td>200-</td><td>1000-</td><td>5001-</td><td>10,001-</td><td>25,001-</td><td>100,001-</td><td>OVER</td></tr><tr><td>49</td><td>99</td><td>199</td><td>999</td><td>5,000</td><td>10,000</td><td>25,000</td><td>50,000</td><td>100,000</td><td>100,000</td></tr><tr><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></table>				1-	50-	100-	200-	1000-	5001-	10,001-	25,001-	100,001-	OVER	49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>							
1-	50-	100-	200-	1000-	5001-	10,001-	25,001-	100,001-	OVER																								
49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000																								
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																								
Estimated Assets <table><tr><td><input type="checkbox"/> \$0 to \$10,000</td><td><input type="checkbox"/> \$10,001 to \$100,000</td><td><input checked="" type="checkbox"/> \$100,001 to \$1 million</td><td><input type="checkbox"/> \$1,000,001 to \$100 million</td><td><input type="checkbox"/> More than \$100 million</td></tr></table>				<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																									
<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																													
Estimated Liabilities <table><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input type="checkbox"/> \$100,001 to \$1 million</td><td><input checked="" type="checkbox"/> \$1,000,001 to \$100 million</td><td><input type="checkbox"/> More than \$100 million</td></tr></table>				<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																									
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																													

## Official Form 1 (10/06) - AMENDED

FORM B1, Page 2

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Beck, William L.</b> <b>Beck, Josephine C.</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  <b>X</b> _____ Signature of Attorney for Debtor(s) _____ (Date) _____
<b>Exhibit C</b>  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b>  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b>  (Check any applicable box)  <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b>  (Check all applicable boxes)  <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  _____ (Name of landlord that obtained judgment)  _____ (Address of landlord)  <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		

## Official Form 1 (10/06) - AMENDED

## FORM B1, Page 3

## Voluntary Petition

(This page must be completed and filed in every case)

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ William L. BeckSignature of Debtor **William L. Beck****X** /s/ Josephine C. BeckSignature of Joint Debtor **Josephine C. Beck**

Telephone Number (If not represented by attorney)

March 1, 2007

Date

## Signature of Attorney

**X** /s/ David L. Tanner, Esq.

Signature of Attorney for Debtor(s)

David L. Tanner, Esq. #002366

Printed Name of Attorney for Debtor(s)

David L. Tanner, Esq. PC

Firm Name

**7472 W. Sahara Avenue  
Suite 101  
Las Vegas, NV 89117**

Address

Email: [Tannerlaw@aol.com](mailto:Tannerlaw@aol.com)(702) 256-6999 Fax: (702) 256-8999

Telephone Number

March 1, 2007

Date

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):  
**Beck, William L.**  
**Beck, Josephine C.**

## Signatures

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

## Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
District of NevadaIn re William L. Beck  
Josephine C. Beck

Debtor(s)

Case No. 07-10586  
Chapter 7EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH - AMENDED  
CREDIT COUNSELING REQUIREMENT

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* *[Summarize exigent circumstances here.]*

**Official Form 1, Exh. D (10/06) - Cont.**

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ William L. Beck  
William L. Beck

Date: March 1, 2007

## Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
District of NevadaIn re William L. Beck  
Josephine C. Beck

Debtor(s)

Case No. 07-10586  
Chapter 7EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH - AMENDED  
CREDIT COUNSELING REQUIREMENT

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* *[Summarize exigent circumstances here.]*

**Official Form 1, Exh. D (10/06) - Cont.**

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Josephine C. Beck  
Josephine C. Beck

Date: March 1, 2007

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

B 201 (04/09/06)**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

David L. Tanner, Esq. #002366

Printed Name of Attorney

Address:

**7472 W. Sahara Avenue****Suite 101****Las Vegas, NV 89117****(702) 256-6999**X /s/ David L. Tanner, Esq.

Signature of Attorney

**March 1, 2007**

Date

William L. BeckJosephine C. Beck

Printed Name of Debtor

Case No. (if known) **07-10586**X /s/ William L. Beck

Signature of Debtor

**March 1, 2007**

Date

X /s/ Josephine C. Beck

Signature of Joint Debtor (if any)

**March 1, 2007**

Date

**United States Bankruptcy Court**  
**District of Nevada**

In re **William L. Beck,  
Josephine C. Beck**

Case No. 07-10586

Debtors

Chapter 7

**SUMMARY OF SCHEDULES - AMENDED**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	700,000.00		
B - Personal Property	Yes	4	142,001.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		842,186.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16		1,266,260.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			6,500.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,554.00
Total Number of Sheets of ALL Schedules		32			
			Total Assets	842,001.00	
			Total Liabilities	2,108,446.00	

**United States Bankruptcy Court**  
**District of Nevada**

In re **William L. Beck,  
Josephine C. Beck**

Case No. 07-10586

Debtors

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	
4. Total from Schedule F	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors

**SCHEDULE A. REAL PROPERTY - AMENDED**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Location: 8757 Castle Hill Avenue, Las Vegas NV Home and Lot - Single Family Residence</b>	<b>Fee simple</b>	<b>C</b>	<b>700,000.00</b>	<b>703,224.00</b>

Sub-Total > **700,000.00** (Total of this page)

Total > **700,000.00**

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors

**SCHEDULE B. PERSONAL PROPERTY - AMENDED**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Wells Fargo Bank - Checking Account (William Beck)</b> <b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	H	<b>32.00</b>
		<b>Well Fargo Checking (Josephine)</b> <b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	C	<b>44.00</b>
		<b>Checking Account @ Wells Fargo - Joint checking 561-7723373</b> <b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	C	<b>20.00</b>
		<b>Checking Account (LLC)</b> <b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	C	<b>40.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Furniture and Furnishings - at residence</b> <b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b> <b>See Dan Watson appraisal - January 3, 2007</b>	C	<b>13,870.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Wearing Apparel</b> <b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	J	<b>1,800.00</b>
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
				Sub-Total > <b>15,806.00</b>
				(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors

**SCHEDULE B. PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Gemini Learning Systems, LLC (a nevada limited liability company)</b> Location: 8757 Castle Hill Avenue, Las Vegas NV (85% stock owned by Josephine Beck) <b>Mortgage Training Materials - Manuals - (LLC WAS FORMED ON 4/26/2004 - AND CEASED DOING BUSINESS IN JANUARY, 2007. LLC HAS NO ACCOUNTS RECEIVABLES, NO ASSETS)</b>	C	<b>200.00</b>
		<b>STOCK IN ORION FINANCIAL SERVICES, LLC</b> Location: 8757 Castle Hill Avenue, Las Vegas NV LLC CEASED DOING BUSINESS ON OR ABOUT DECEMBER 31, 2004 - CORPORATION FORMED ON 12/8/1999 - AND CEASED DOING BUSINESS IN DEC. 2004. NO ASSETS / NO BANK ACCOUNTS)	C	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
				Sub-Total > <b>200.00</b> (Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors

**SCHEDULE B. PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		<b>Mortgage Lending Division - State of Nevada (License held by Josephine) Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	C	<b>50.00</b>
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2006 Chevrolet Suburban Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	H	<b>32,000.00</b>
		<b>2002 Dodge Dakota Pickup Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	C	<b>11,900.00</b>
		<b>2002 Chevrolet Venture Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	C	<b>11,000.00</b>
		<b>2005 Mini Cooper Automobile Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	C	<b>27,900.00</b>
				<b>Sub-Total &gt; (Total of this page)</b>
				<b>82,850.00</b>

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors

**SCHEDULE B. PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>2006 Chevrolet Tahoe Automobile Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	H	<b>39,000.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		<b>Mortgage Loan Materials - File Cabinets, chairs, office desks, computers, located at 3285 North Fort Apache, Las Vegas, NV - See Dan Watson Appraisal 1/3/2007 (delivered to Trustee - February 2007)</b>	C	<b>4,095.00</b>
30. Inventory.	X			
31. Animals.		<b>Powder - Pet Dog Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	C	<b>50.00</b>
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
				<b>Sub-Total &gt; 43,145.00</b>
				<b>(Total of this page)</b>
				<b>Total &gt; 142,001.00</b>

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT - AMENDED**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
Location: 8757 Castle Hill Avenue, Las Vegas NV Home and Lot - Single Family Residence	Nev. Rev. Stat. § 21.090(1)(m)	0.00	700,000.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Wells Fargo Bank - Checking Account (William Beck) Location: 8757 Castle Hill Avenue, Las Vegas NV	Nev. Rev. Stat. § 21.090(1)(g)	32.00	32.00
Well Fargo Checking (Josephine) Location: 8757 Castle Hill Avenue, Las Vegas NV	Nev. Rev. Stat. § 21.090(1)(g)	44.00	44.00
Checking Account @ Wells Fargo - Joint checking 561-7723373 Location: 8757 Castle Hill Avenue, Las Vegas NV	Nev. Rev. Stat. § 21.090(1)(g)	20.00	20.00
Checking Account (LLC) Location: 8757 Castle Hill Avenue, Las Vegas NV	Nev. Rev. Stat. § 21.090(1)(g)	40.00	40.00
<b>Household Goods and Furnishings</b>			
Furniture and Furnishings - at residence Location: 8757 Castle Hill Avenue, Las Vegas NV See Dan Watson appraisal - January 3, 2007	Nev. Rev. Stat. § 21.090(1)(b)	16,000.00	13,870.00
<b>Wearing Apparel</b>			
Wearing Apparel Location: 8757 Castle Hill Avenue, Las Vegas NV	Nev. Rev. Stat. § 21.090(1)(b)	1,800.00	1,800.00
<b>Stock and Interests in Businesses</b>			
Gemini Learning Systems, LLC (a nevada limited liability company) Location: 8757 Castle Hill Avenue, Las Vegas NV (85% stock owned by Josephine Beck) Mortgage Training Materials - Manuals - (LLC WAS FORMED ON 4/26/2004 - AND CEASED DOING BUSINESS IN JANUARY, 2007. LLC HAS NO ACCOUNTS RECEIVABLES, NO ASSETS)	Nev. Rev. Stat. § 21.090(1)(d)	200.00	200.00
<b>Licenses, Franchises, and Other General Intangibles</b>			
Mortgage Lending Division - State of Nevada (License held by Josephine) Location: 8757 Castle Hill Avenue, Las Vegas NV	Nev. Rev. Stat. § 21.090(1)(d)	50.00	50.00

In re

**William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT - AMENDED**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2002 Dodge Dakota Pickup Location: 8757 Castle Hill Avenue, Las Vegas NV	Nev. Rev. Stat. § 21.090(1)(f) Nev. Rev. Stat. § 21.090(1)(f)	910.00 0.00	11,900.00
2002 Chevrolet Venture Location: 8757 Castle Hill Avenue, Las Vegas NV	Nev. Rev. Stat. § 21.090(1)(f)	11,000.00	11,000.00
<b>Machinery, Fixtures, Equipment and Supplies Used in Business</b>			
Mortgage Loan Materials - File Cabinets, chairs, office desks, computers, located at 3285 North Fort Apache, Las Vegas, NV - See Dan Watson Appraisal 1/3/2007 (delivered to Trustee - February 2007)	Nev. Rev. Stat. § 21.090(1)(d)	4,095.00	4,095.00
			Total: <u>34,191.00</u>
			<u>743,051.00</u>

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re **William L. Beck,  
Josephine C. Beck**Case No. **07-10586**

Debtors

**SCHEDELD D. CREDITORS HOLDING SECURED CLAIMS - AMENDED**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT C U N L I Q U I D E N G E N T A T E D	DISPUTED D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxx9444			2005				
BMW Financial Services P O Box 78103 Phoenix, AZ 85062-8103	C		Purchase Money Security  2005 Mini Cooper Automobile Location: 8757 Castle Hill Avenue, Las Vegas NV				
			Value \$ 27,900.00			28,024.00	124.00
Account No. xxxxxxxxxxxxxxxx1001			2005 / May 30				
Capital One Auto Finance P.O. Box 60067 City Of Industry, CA 91716-0067	C		Purchase Money Security  2002 Dodge Dakota Pickup Location: 8757 Castle Hill Avenue, Las Vegas NV				
			Value \$ 11,900.00			10,990.00	0.00
Account No. xxxxxxxxxxxxxxxx1001			2006 - Surrendered January 2007				
Capital One Auto Finance P.O. Box 60067 City Of Industry, CA 91716-0067	C		Purchase Money Security  2006 Chevrolet Tahoe Automobile Location: 8757 Castle Hill Avenue, Las Vegas NV				
			Value \$ 39,000.00			47,470.00	8,470.00
Account No. xxxxxxxxx9201			2006 = December				
Drive Time Financial 1030 N. Colorado Street Gilbert, AZ 85233	C		Purchase Money Security  2002 Chevrolet Venture Location: 8757 Castle Hill Avenue, Las Vegas NV				
			Value \$ 11,000.00			12,074.00	1,074.00
Subtotal (Total of this page)						98,558.00	9,668.00

1 continuation sheets attached

In re **William L. Beck,  
Josephine C. Beck**Case No. **07-10586**

Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS - AMENDED**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D	DISPUTED T	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxx4078</b>			<b>2006</b>					
<b>Franklin Capital Auto Loan 47 West 200 South Suite 500 Salt Lake City, UT 84101</b>	X C		<b>Statutory Lien</b>					
			<b>2006 Chevrolet Suburban Location: 8757 Castle Hill Avenue, Las Vegas NV</b>					
			Value \$ <b>32,000.00</b>				<b>40,404.00</b>	<b>8,404.00</b>
Account No. <b>xxxxxxxxxx9872</b>			<b>2004</b>					
<b>Washington Mutual Home Loan Post Office Box 660487 Dallas, TX 75266-0487</b>	C		<b>First Mortgage</b>					
			<b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b>					
			<b>Home and Lot - Single Family Residence</b>					
			Value \$ <b>700,000.00</b>				<b>594,000.00</b>	<b>0.00</b>
Account No. <b>xxxxxxxxxx9880</b>			<b>2004</b>					
<b>Washington Mutual Home Loan Post Office Box 78148 Phoenix, AZ 85062-8148</b>	C		<b>Second Mortgage</b>					
			<b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b>					
			<b>Home and Lot - Single Family Residence</b>					
			Value \$ <b>700,000.00</b>				<b>109,224.00</b>	<b>3,224.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Sheet <b>1</b> of <b>1</b> continuation sheets attached to Schedule of Creditors Holding Secured Claims							Subtotal (Total of this page)	<b>743,628.00</b>
Total (Report on Summary of Schedules)								<b>11,628.00</b>
								<b>842,186.00</b>
								<b>21,296.00</b>

In re **William L. Beck,  
Josephine C. Beck**

Case No. **07-10586**

Debtors

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6E (10/06) - Cont.

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED**  
(Continuation Sheet)**Domestic Support Obligations****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED DATE TATED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
Account No. <b>Child Support Case NO %-xx4760</b>		1998 - current 2007				
David Roger, District Attorney Family Support Division 301 Clark Avenue Las Vegas, NV 89101	C	For Notice Only			0.00	
Account No. <b>Rxx4760</b>		1998 - current 2007			0.00	0.00
State of Nevada for the Arizona Dept of Economic Security 301 Clark Avenue Las Vegas, NV 89101	C	Arrearage on child Support - \$2000 per month for the benefit of Arizona order numbered DR9620300 dated May 22, 1998.			0.00	
Account No.						
Account No.						
Account No.						
Account No.						
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims				Subtotal (Total of this page)	<u>0.00</u>	<u>0.00</u>
Total (Report on Summary of Schedules)					<u>0.00</u>	<u>0.00</u>
					<u>0.00</u>	<u>0.00</u>

In re **William L. Beck,  
Josephine C. Beck**Case No. **07-10586**

---

Debtors**AMENDED  
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B R O W N C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	P I S P U T E D	
Account No. <b>collection Account</b>			<b>2005-2006 Collection Account - for notice only</b>			
<b>Advanced Imaging Solutions 3690 North Rancho Drive Las Vegas, NV 89130</b>	C			X		<b>75,000.00</b>
Account No. <b>xxxx1803</b>			<b>12/2003 Collection Account - for notice only for Image Solutions</b>			
<b>Allied Collection Service 3080 S. Durango Dr. Suite 20 Las Vegas, NV 89117</b>	C					<b>619.00</b>
Account No. <b>collection account</b>			<b>2005 Independent Contractor - potential claim for commission</b>			
<b>Antonio N. Tan 4111 Cannondale Avenue North Las Vegas, NV 89031</b>	C			X		<b>3,500.00</b>
Account No. <b>collection</b>			<b>2005 Trade debt</b>			
<b>Apple One Maintenance 3172 N. Rainbow Blvd Suite 234 Las Vegas, NV 89108</b>	C					<b>1,600.00</b>
<b>15</b> continuation sheets attached			Subtotal (Total of this page)			<b>80,719.00</b>

In re **William L. Beck,  
Josephine C. Beck**Case No. **07-10586**

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx7933		12/2001 - 11/2006 Credit card purchases				2,222.00
Applied Card Bank 800 Delaware Avenue Wilmington, DE 19801	C					
Account No. xxxxxxxx7929		12/2001 Credit card purchases				1,894.00
Applied Card Bank 800 Delaware Avenue Wilmington, DE 19801	C					
Account No. xxxx-xxxx-xxxx-9231		1/2002 - 9/2006 Credit card purchases				2,924.00
Aspire CB T 9 Mutec Drive Columbus, GA 31907	C					
Account No. collection account		2005 Collection Account - for notice only				
Blockbuster 8300 W. Cheyenne Las Vegas, NV 89128	C					95.00
Account No. collection account		2005-2006 Independent Contractor - potential claim for commission		X		
Brett Nielsen 4212 McKibbin Street - Apt E Holton City, TX 79117	C					2,000.00
Sheet no. <u>1</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				9,135.00

Official Form 6F (10/06) - Cont.

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>collection account</b>		<b>2005-2006 Independent Contractor - potential claim for commission</b>				
<b>Brian Chan Sr. 3179 Cambridgeshire Street Las Vegas, NV 89146</b>	<b>C</b>			<b>X</b>		<b>19,000.00</b>
Account No. <b>Ron Reynolds for DIB,LLC</b>		<b>2006 - collection For Notice Only</b>				
<b>Callister &amp; Reynolds 823 Las Vegas Blvd South Las Vegas, NV 89101</b>	<b>C</b>					<b>0.00</b>
Account No. <b>xxxx-xxxx-xxxx-4664</b>		<b>2005-2006 Credit card purchases</b>				
<b>Capital One P.O. Box 60024 City Of Industry, CA 91716-0024</b>	<b>C</b>					<b>690.00</b>
Account No. <b>xxxx-xxxx-xxxx-2926</b>		<b>2005-2006 Credit card purchases</b>				
<b>Capital One P.O. Box 60024 City Of Industry, CA 91716-0024</b>	<b>C</b>					<b>1,870.00</b>
Account No. <b>xxxxxxxx8647</b>		<b>2/2003 - 11/2006 Credit card purchases</b>				
<b>Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285</b>	<b>C</b>					<b>2,080.00</b>
Sheet no. <u>2</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>23,640.00</b>

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxx-xxxx-xxxx-0555</b>		2002 -2005 Credit card purchases				
<b>Citibank - CCS - Sioux Falls PO Box 6090 Sioux Falls, SD 57117</b>	C					<b>8,902.00</b>
Account No. <b>collection account</b>		2006 Trade debt				
<b>Desert Copy 3684 Highland Drive Las Vegas, NV 89103</b>	C					<b>500.00</b>
Account No. <b>collection account</b>		2005-2006 Independent Contractor - potential claim for commission	X			
<b>Diamond Tran 3179 Cambridgeshire Street Las Vegas, NV 89129</b>	C					<b>19,000.00</b>
Account No. <b>Building Lease -</b>		2003-2006 Building Lease - unpaid deficiency- abandoned lease agreement Desert in Building	X			
<b>DIB, LLC 6230 West Desert Inn Las Vegas, NV 89146</b>	H					<b>0.00</b>
Account No. <b>Desert Inn Building Lease</b>		2004-2009 Building Lease - unpaid deficiency	X			
<b>DIB, LLC 6465 West Sahara Avenue #200 Las Vegas, NV 89146</b>	H					<b>525,000.00</b>
Sheet no. <u>3</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>553,402.00</b>

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>collection account</b>		2005 Trade debt				
<b>Discount Documents</b> P O Box 3937 Southfield, MI 48037	C					350.00
Account No.		<b>For Notice Only</b>				
<b>District Court - Clark County</b> Case No 06-A-531061-C 200 Lewis Avenue Las Vegas, NV 89155	C					0.00
Account No.						
<b>District Court - Clark County</b> Case No 06-A-529092-C 200 Lewis Avenue Las Vegas, NV 89155	C					0.00
Account No.		<b>For Notice Only</b>				
<b>District Court - Clark County</b> Case No 03 A 464904-C 200 Lewis Avenue Las Vegas, NV 89155	C					0.00
Account No. <b>Building Lease</b>		2003-2008 Building Lease - unpaid deficiency				
<b>Ducks Lake Ltd.</b> 2350 South Jones Las Vegas, NV 89146	H					150,000.00
Sheet no. <u>4</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>150,350.00</b>

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xx0380</b>						
<b>Edwin Adolfo MD 2635 Box Canyon Drive Las Vegas, NV 89128-0450</b>	C	<b>11/2006 Medical Services</b>				<b>800.00</b>
Account No. <b>collection account</b>						
<b>Emelyn A. Del Prado 2452 Silver Swan Court Henderson, NV 89052</b>	C	<b>2005-2006 Independent Contractor - potential claim for commission</b>	X			<b>19,000.00</b>
Account No.		<b>For Notice Only</b>				
<b>Equifax 1550 Peachtree Street Maildrop H-13 Atlanta, GA 30309</b>	C					<b>0.00</b>
Account No. <b>collection Account</b>						
<b>Factual Data 7881 West Charleston Blvd #170 Las Vegas, NV 89117</b>	C	<b>2005-2006 Collection Account - for notice only</b>	X			<b>12,500.00</b>
Account No. <b>xxxxxxxxxxxx5668</b>						
<b>GAP P O Box 530942 Atlanta, GA 30353-0942</b>	C	<b>2/2002 Credit card purchases</b>				<b>375.00</b>
Sheet no. <u>5</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>32,675.00</b>

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>Home Shopping Network</b>		2005 Collection Account - for notice only				
<b>GEMB P O Box 981064 El Paso, TX 79998-1064</b>	C					<b>0.00</b>
Account No. <b>xxxxxx4661</b>		7/2002 Credit card purchases				
<b>GEMB / JCP P O Box 981400 El Paso, TX 79998</b>	C					<b>1,007.00</b>
Account No. <b>xxxxxxxxxxxx4948</b>		3/2004 -11/2006 Credit card purchases				
<b>GEMB/Home Shopping P O Box 981400 El Paso, TX 79998</b>	C					<b>440.00</b>
Account No. <b>xxxxxxxxxxxxxx5276</b>		9/2002 Credit card purchases				
<b>GEMB/Sam's Club P O Box 981400 El Paso, TX 79998</b>	C					<b>1,422.00</b>
Account No. <b>xxxxxx-xx-xxx812-6</b>		2005-2007 Promissory Note - Personal Loan				
<b>HFC P O Box 4153-K Carol Stream, IL 60197-4153</b>	C					<b>9,864.00</b>
Sheet no. <b>6</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>12,733.00</b>

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxxxxxxx0006</b>		3/2002 <b>Promissory Note - Personal Loan</b>				
<b>HSBC</b> 6602 Convoy Court San Diego, CA 92111	C					<b>1,630.00</b>
Account No. <b>tax year 1996 - William Beck</b>		1996/12 <b>Income taxes for tax year 1996</b>				
<b>Internal Revenue Service - INSOL</b> 110 City Parkway Las Vegas, NV 89106	C					<b>55,000.00</b>
Account No. <b>potential claim</b>		2005 <b>Collection Account - for notice only</b>				
<b>James Martinez</b> 4319 Hera Temple Ave North Las Vegas, NV 89031	C		X			<b>1,100.00</b>
Account No. <b>collection account</b>		2005 <b>Collection Account - for notice only</b>				
<b>James Pearce</b> 830 Carnegie Street #1122 Henderson, NV 89052	C		X			<b>5,500.00</b>
Account No. <b>collection account</b>		2005-2006 <b>Independent Contractor - potential claim for commission</b>				
<b>Jewel Bailey</b> 9613 Camino Capistrano Lane Las Vegas, NV 89147	C		X			<b>7,500.00</b>
Sheet no. <u>7</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>70,730.00</b>

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>Potential claim</b>		2005 Collection Account - for notice only				
<b>John Hawkes</b> 3151 Vincent Street Las Vegas, NV 89146	C					2,500.00
Account No. <b>collection account</b>		2005 Independent Contractor - potential claim for commission		X		
<b>Josie Gundayao</b> 3916 Diamond Ridge Street Las Vegas, NV 89129	C					19,000.00
Account No. <b>District Court xxA-xx1061-C</b>		2005 Promissory Note - Personal Loan				
<b>Lou Gutierrez</b> 2886 Falling Springs Circle Las Vegas, NV 89135	C					7,700.00
Account No. <b>collection account</b>		2005-2006 Independent Contractor - potential claim for commission		X		
<b>Maria Gosioco</b> 5411 Morning Splash Las Vegas, NV 89131	C					19,000.00
Account No. <b>collection account</b>		2005-2006 Independent Contractor - potential claim for commission		X		
<b>Marietta T. Bascos</b> 3728 N. Campbell Road Las Vegas, NV 89129	C					19,000.00
Sheet no. <u>8</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>67,200.00</b>

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>potential claim</b>		2005 Collection Account - for notice only		X		3,500.00
<b>Matt Eaker 1042 Via Di Olivia Henderson, NV 89015</b>	C					
Account No. <b>Ducks Lake vs. Beck</b>		2003 Default Judgement				0.00
<b>Michael Bohn, Esq. 4520 S. Pecos Road #2 Las Vegas, NV 89121</b>	C					
Account No. <b>collection account</b>		2005 Independent Contractor - potential claim for commission		X		6,000.00
<b>Myra Bourne 7612 Paul Weitz Las Vegas, NV 89127</b>	C					
Account No. <b>xxxx7833</b>		8/2005 Medical Services				1,636.00
<b>NCO Financial P O Box 41726 Philadelphia, PA 19101</b>	C					
Account No. <b>collection account</b>		2005-2006 Independent Contractor - potential claim for commission		X		19,000.00
<b>Nelson Obena 7889 Spindrift Cove Street Las Vegas, NV 89139</b>	C					
Sheet no. <u>9</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>30,136.00</b>

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>collection account</b>		2005-2006 Independent Contractor - potential claim for commission				
Noel L. Cruz 7554 Hope Valley Street Las Vegas, NV 89139	C		X			19,000.00
Account No. <b>7065</b>		3/1987 - 5/2006 Credit card purchases				
Nordstrom P O Box 6555 Englewood, CO 80155	C					1,080.00
Account No. <b>potential claim</b>		2005 Collection Account - for notice only	X			
Orlando Amparo 3909 Gaston Lane North Las Vegas, NV 89032	C					11,000.00
Account No.		2005 Collection Account - for notice only	X			
Orlando and Cecelia Amparo 3909 Gaston Lane North Las Vegas, NV 89032	C					11,000.00
Account No. <b>collection account</b>		2005 Lease - unpaid deficiency	X			
Pac West P O Box 526035 Sacramento, CA 95852	C					125,000.00
Sheet no. <u>10</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>167,080.00</b>

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xx0380</b>		<b>2006/11 Medical Services</b>				
<b>PBS Anesthesia 2635 Box Canyon Drive Las Vegas, NV 89128</b>	<b>C</b>					<b>800.00</b>
Account No. <b>attorneys fees</b>		<b>attorneys fees For Notice Only</b>				
<b>Porter and Terry, LLC 525 South 9th Street Las Vegas, NV 89101</b>	<b>C</b>					<b>0.00</b>
Account No. <b>xxxxxx4976</b>		<b>1/2001 Credit card purchases</b>				
<b>Providian P O Box 660509 Dallas, TX 75266</b>	<b>C</b>					<b>59.00</b>
Account No. <b>xxxxxx0441</b>		<b>01/2002 Promissory Note - Personal Loan</b>				
<b>Providian Financial P O Box 660509 Dallas, TX 75266</b>	<b>C</b>					<b>11,040.00</b>
Account No. <b>xxxxxx2896</b>		<b>1/02 - 5/06 Credit card purchases</b>				
<b>Providian Financial P O Box 660509 Dallas, TX 75266</b>	<b>C</b>					<b>9,840.00</b>
Sheet no. <u>11</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>21,739.00</b>

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxxxx0281</b>		<b>11/2000 - 5/2006</b> <b>Promissory Note - Personal Loan</b>				
<b>Providian Financial P O Box 660509 Dallas, TX 75266</b>	<b>C</b>					<b>9,822.00</b>
Account No. <b>axxxx8381</b>		<b>2006</b> <b>Medical Services</b>				
<b>Quest Diagnostics P O Box 79025 Phoenix, AZ 85062-9025</b>	<b>C</b>					<b>124.00</b>
Account No. <b>cuxxxx1949</b>		<b>11/2006</b> <b>Medical Services</b>				
<b>Quest Diagnostics P O Box 79025 Phoenix, AZ 85062-9025</b>	<b>C</b>					<b>75.00</b>
Account No. <b>8757 Castle Hill Avenue, LV</b>		<b>2006 - 2006</b> <b>For Notice Only - Services</b>				
<b>Rebel Pest Control 6160 Harrison Drive - #2 Las Vegas, NV 89120</b>	<b>C</b>					<b>90.00</b>
Account No. <b>xxxxxx/xx6089</b>		<b>2006/11</b> <b>Medical Services</b>				
<b>Redrock Medical Center Dept 6210 Los Angeles, CA 90084-0001</b>	<b>C</b>					<b>442.00</b>
Sheet no. <u>12</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>10,553.00</b>

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xx-xx344-2</b>		<b>2006</b> Utility Service				
<b>Republic Services of So NV 770 East Sahara Avenue Las Vegas, NV 89104</b>	<b>C</b>					<b>210.00</b>
Account No.		<b>2006=2007</b>				
<b>Republic Services of So NV P O Box 98508 Las Vegas, NV 89193-8508</b>	<b>C</b>					<b>210.00</b>
Account No.						
<b>Rob C. Graham, Esq. 7375 Peak Drive #220 Las Vegas, NV 89128</b>	<b>C</b>					<b>0.00</b>
Account No. <b>xxxxx9765</b>		<b>11/2006</b> Medical Services				
<b>Spring Valley Medical Ctr 8801 West Sahara Avenue Las Vegas, NV 89117</b>	<b>C</b>					<b>800.00</b>
Account No. <b>xxxxx9765</b>		<b>11/2006</b> Medical Services				
<b>Spring Valley Hospital Medical Ctr File 57361 Los Angeles, CA 90074-7361</b>	<b>C</b>					<b>800.00</b>
Sheet no. <u>13</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>2,020.00</b>

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>montgomery wards csxcxxxxx3022</b>		1999 - 2002 Collection Account - for notice only				
TrueLogic Financial Corp P O Box 4437 Englewood, CO 80155-4437	C					<b>2,675.00</b>
Account No. <b>xxxx-xxxx-xxxx-0281</b>		2/2003 Credit card purchases				
Washington Mutual Card Services Post Office Box 660487 Dallas, TX 75266-0487	C					<b>9,273.00</b>
Account No. <b>xxxxxxxx2186</b>		12/2005 Collection Account - for notice only				
Wells Fargo Financial 5000 East Bonanza Road #U3 Las Vegas, NV 89110	C					<b>2,865.00</b>
Account No. <b>xxxx-xxxx-xxxx-8099</b>		2/2004 Credit card purchases				
Wells Fargo Financial Bank P O Box 98751 Las Vegas, NV 89193-8751	C					<b>0.00</b>
Account No. <b>xxxxxxxxxxxx5003</b>		11/2001 Credit card purchases				
WFNNB / Lane Bryant 4590 East Broad Street Columbus, OH 43213	C					<b>335.00</b>
Sheet no. <u>14</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>15,148.00</b>

In re **William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors  
**AMENDED**  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>collection account</b>		2005 Independent Contractor - potential claim for commission				
Will Vacuna 7554 Hope Valley Street Las Vegas, NV 89113	C		X			19,000.00
Account No. <b>DUKES LAKE LLC - ATTORNEY FOR</b>		03-A-461585-C For Notice Only VS. ORION FINANCIAL				
William R. Urga, Esq. Jolley Urga Wirth Woodbury & Standish 3800 Howard Hughes Pkwy #1600 Las Vegas, NV 89109	C					0.00
Account No.		2003 - JUDGEMENT For Notice Only				
William R. Urga, Esq. for DUCKS LAKE,LLC Jolley Urga Wirth Woodbury & Standish 3800 Howard Hughes Pkwy #1600 Las Vegas, NV 89109	C					0.00
Account No.						
Account No.						
Sheet no. <u>15</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>19,000.00</b>
		Total (Report on Summary of Schedules)				<b>1,266,260.00</b>

In re

**William L. Beck,  
Josephine C. Beck**Case No. 07-10586

Debtors

**SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES - AMENDED**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or ContractDescription of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **William L. Beck,  
Josephine C. Beck** Case No. **07-10586**

Debtors

### **SCHEDULE H. CODEBTORS - AMENDED**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Lisa Oaks 10305 Marckahre Las Vegas, NV 89129</b>	<b>Franklin Capital Auto Loan 47 West 200 South Suite 500 Salt Lake City, UT 84101</b>

0 continuation sheets attached to Schedule of Codebtors

Official Form 6I (10/06)

In re William L. Beck  
Josephine C. BeckCase No. 07-10586

Debtor(s)

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
<b>Married</b>	<b>None.</b>	
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>unemployed</b>	<b>Loan Officer</b>
Name of Employer	<b>Direct Equity Mortgage</b>	<b>Direct Equity Mortgage</b>
How long employed		<b>5 years</b>
Address of Employer	<b>3285 N. Fort Apache Road Las Vegas, NV 89117</b>	<b>3285 N. Fort Apache Road Las Vegas, NV 89117</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
<b>\$ .00</b>	<b>\$ .00</b>

## 3. SUBTOTAL

## 4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>0.00</u>

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

## 6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

8. Income from real property  
9. Interest and dividends

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

11. Social security or government assistance

(Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

12. Pension or retirement income13. Other monthly income  
(Specify): Commissions from Sales / Mortgage Loans / Ind Contractor

\$ <u>0.00</u>	\$ <u>6,500.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>0.00</u>	\$ <u>6,500.00</u>
\$ <u>0.00</u>	\$ <u>6,500.00</u>
	<b>\$ 6,500.00</b>

## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>0.00</u>	\$ <u>6,500.00</u>
\$ <u>0.00</u>	\$ <u>6,500.00</u>
	<b>\$ 6,500.00</b>

## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re William L. Beck  
Josephine C. BeckCase No. 07-10586

Debtor(s)

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>1,500.00</u>
a. Are real estate taxes included?	Yes <u>      </u>	No <u>X</u>
b. Is property insurance included?	Yes <u>      </u>	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ <u>155.00</u>
b. Water and sewer		\$ <u>40.00</u>
c. Telephone		\$ <u>70.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$ <u>164.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>40.00</u>
4. Food		\$ <u>480.00</u>
5. Clothing		\$ <u>50.00</u>
6. Laundry and dry cleaning		\$ <u>60.00</u>
7. Medical and dental expenses		\$ <u>60.00</u>
8. Transportation (not including car payments)		\$ <u>225.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>70.00</u>
10. Charitable contributions		\$ <u>20.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>0.00</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>170.00</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>smog / auto registration / sales tax</u>		\$ <u>55.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>761.00</u>
b. Other <u>Dodge Dakota</u>		\$ <u>284.00</u>
c. Other <u>Chevy Venture</u>		\$ <u>350.00</u>
d. Other		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>2,000.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other <u>Other</u>		\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>6,554.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>6,500.00</u>
b. Average monthly expenses from Line 18 above		\$ <u>6,554.00</u>
c. Monthly net income (a. minus b.)		\$ <u>-54.00</u>

Official Form 6J (10/06)

In re William L. Beck  
Josephine C. BeckCase No. 07-10586

Debtor(s)

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**  
**Detailed Expense Attachment****Other Utility Expenditures:**

<u>Southwest Gas</u>	\$	<u>85.00</u>
<u>Cable TV</u>	\$	<u>79.00</u>
<b>Total Other Utility Expenditures</b>	\$	<b>164.00</b>

Official Form 6-Declaration. (10/06)

**United States Bankruptcy Court**  
**District of Nevada**

In re William L. Beck  
Josephine C. Beck

Debtor(s)

Case No. 07-10586  
Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 34 sheets [*total shown on summary page plus 2*], and that they are true and correct to the best of my knowledge, information, and belief.

Date March 1, 2007

Signature /s/ William L. Beck  
William L. Beck  
Debtor

Date March 1, 2007

Signature /s/ Josephine C. Beck  
Josephine C. Beck  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
District of NevadaIn re William L. Beck  
Josephine C. Beck

Debtor(s)

Case No. 07-10586  
Chapter 7

## STATEMENT OF FINANCIAL AFFAIRS - AMENDED

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## DEFINITIONS

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,847.00	<b>2007 Year to date Commissions (Josephine) through date of petition</b>
\$17,300.00	<b>2006 William - wages and commissions - sales</b>
\$57,800.00	<b>2006 - Josephine - wages and commissions -sales</b>
\$8,036.00	<b>2005 - Josephine - Sales / Commissions / Independent Contractor</b>
\$0.00	<b>2007 - William - income year to date 2007</b>

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

**3. Payments to creditors**

None  *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
None <input type="checkbox"/> b. <i>Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CREDITOR <b>Capital One Auto Finance</b> <b>P.O. Box 60067</b> <b>City Of Industry, CA 91716-0067</b>	DATES OF PAYMENTS/ TRANSFERS <b>monthly \$250 per month -</b> <b>November, December 2006</b> <b>and January 2007</b>	AMOUNT PAID OR VALUE OF TRANSFERS <b>\$250.00</b>	AMOUNT STILL OWING <b>\$10,990.00</b>
<b>Drive Time Financial</b> <b>P O Box 60136</b> <b>City Of Industry, CA 91716-0136</b>	<b>\$350 per month - February</b> <b>2007</b>	<b>\$350.00</b>	<b>\$10,200.00</b>

None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Lou Gutierrez vs. GEMINI LEARNING SYSTEMS, WILLIAM BECK 06-A- 531061-C</b>	<b>COLLECTION ACCT</b> <b>11/6/2006 - Promissory note</b> <b>in the amount of \$6,703.04</b> <b>plus interest costs and</b> <b>attorneys fees. Original note</b> <b>was for \$7,000.00</b>	<b>CLARK COUNTY DISTRICT COURT, LAS VEGAS, NEVADA</b>	<b>Case Dismissed - Pending refiling by Plaintiff</b>

CAPTION OF SUIT AND CASE NUMBER <b>DIB, LLC vs. ORION FINANCIAL SERVICES, LLC; WILLIAM L. BECK, ET. AL CASE NO 06-A-529092-C</b>	NATURE OF PROCEEDING <b>COLLECTION ON LAND LEASE BUILDING - (DEBTOR WAS FORMER TENANT @ 6230 WEST DESERT INN ROAD, LAS VEGAS, NV 89146) BUILDING LEASE WAS APPROX \$12,000.00 PER MONTH. ABANDONED TO LANDLORD</b>	COURT OR AGENCY AND LOCATION <b>JUDGE - MICHAEL A. CHERRY DISTRICT COURT - 8TH JUDICIAL DISTRICT - CLARK COUNTY, NEVADA</b>	STATUS OR DISPOSITION <b>ACTIVE - STAYED BY CHAPTER 7 FILING</b>
<b>DUCKS LAKE, LTD. vs. ORION FINANCIAL SERVICES, LLC, and WILLIAM L. BECK, an individual, et. al CASE NO 03-A-461585-C</b>	<b>COLLECTION ON BUILDING LEASE - FORMER LEASE OF THE DEBTOR LOCATED AT 2350 SOUTH JONES BLVD, LAS VEGAS, NV 89146 - LEASE PAYMENT ON CONTRACT WAS \$8000.00 PER MONTH; DEFICIENCY BALANCE ON LEASE, APPROX \$150,000.00</b>	<b>District Court, 8th Judicial District, Clark County, Nevada</b>	<b>DEFAULT JUDGMENT AGAINST DEBTOR GRANTED - 7/20/2004 - APPROXIMATE DEFICIENCY ON LEASE IS \$525,000.00 PLUS INTEREST AND ATTORNEYS FEES (WILLIAM R. URGA, ESQ., ATTORNEY FOR PLAINTIFF - DUCKS LAKE, LLC) INACTIVE SINCE 6/13/2004</b>

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

#### 5. Repossessions, foreclosures and returns

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

#### 6. Assignments and receiverships

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	--------------------------------------

## 7. Gifts

None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

## 8. Losses

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

## 9. Payments related to debt counseling or bankruptcy

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>David L. Tanner, Esq., P.C.</b> 7472 West Sahara Avenue Suite 101 Las Vegas, NV 89117	<b>February 7, 2007 - \$1500.00</b>	<b>\$1500.00 RETAINER HAS BEEN paid for Chapter 7 retainer - balance due \$1009.00.</b>

## 10. Other transfers

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>AUTO DEALER</b> Las Vegas, NV 89101 <b>NONE</b>	<b>JANUARY 2006</b>	<b>TRADED IN 3 VEHICLES WITH ENCUMBRANCES WHEN DEBTOR BOUGHT THE 2006 CHEV. TAHOE. 3 VEHICLES TRADED IN ARE (A). CHEVROLET AVALANCHE AND (B) JEEP CHEROKEE AND (C) OLDSMOBILE BRAVADA</b>

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
-------------------------------	------------------------	---

**11. Closed financial accounts**

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Wells Fargo Bank</b> P O Box 98751 Las Vegas, NV 89193-8751	<b>CHECKING ACCOUNT - HUSBAND 090-3894798</b>	<b>FEBRUARY 2006 \$100.00 BALANCE ON HAND</b>
<b>Wells Fargo Bank</b> P O Box 98751 Las Vegas, NV 89193-8751	<b>SAVINGS ACCOUNT (HUSBAND) 670-3811208</b>	<b>JULY 2006 \$100 IN ACCOUNT WHEN CLOSED</b>
<b>Wells Fargo Bank</b> P O Box 98751 Las Vegas, NV 89193-8751	<b>SAVINGS (JOINT ACCOUNT HUSBAND AND WIFE)</b>	<b>CLOSED JULY 2006 - \$100.00 ON HAND AT CLOSING OF ACCOUNT</b>
<b>Wells Fargo Bank</b> P O Box 98751 Las Vegas, NV 89193-8751	<b>SAVINGS ACCOUNT - (GEMINI LEARNING SYSTEMS, LLC)</b>	<b>\$100.00 ON HAND AT CLOSING IN JULY 2006</b>
<b>SILVER STATE SCHOOLS FEDERAL CREDIT UNIO</b> Las Vegas, NV 89117	<b>CHECKING ACCOUNT</b>	<b>\$100.00 ON HAND IN JULY 2006 - WHEN CLOSED</b>
<b>Washington Mutual Bank</b> Post Office Box 3139 Milwaukee, WI 53201-3139	<b>SAVINGS ACCOUNT - (WIFE)</b>	<b>\$100.00 ON HAND WHEN CLOSED IN JANUARY 2007</b>
<b>Washington Mutual Bank</b> Post Office Box 3139 Milwaukee, WI 53201-3139	<b>CHECKING ACCOUNT (WIFE)</b>	<b>\$100.00 ON HAND WHEN CLOSED IN JANUARY 2007</b>

**12. Safe deposit boxes**

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

**13. Setoffs**

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF

**14. Property held for another person**

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY

**15. Prior address of debtor**

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

**18 . Nature, location and name of business**

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS  
OF SOC. SEC. NO./  
COMPLETE EIN OR  
OTHER TAXPAYER

NAME	I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>Gemini Learning Systems, LLC</b>	<b>20-1061197</b>	<b>6230 West Desert Inn Road Las Vegas, NV 89146</b>	<b>Mortgage Training - Instruction - Education</b>	<b>4/26/2004 through 2/1/2007</b>
<b>Orion Financial Services, LLC</b>		<b>8757 Castle Hill Avenue Las Vegas, NV 89129</b>	<b>Financial Services</b>	<b>12/8/1999 - December 2004</b>

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

## NAME AND ADDRESS

## DATE ISSUED

**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

## DATE OF INVENTORY

## INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

None  b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

## DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS**21 . Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

## NAME AND ADDRESS

## NATURE OF INTEREST

## PERCENTAGE OF INTEREST

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

## NAME AND ADDRESS

TITLE  
**MANAGER MEMBER**NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP  
**85% OWNERSHIP - LLC - APRIL 2004  
THROUGH FEBRUARY 1, 2007)**

**GEMINI LEARING SYSTEMS, LLC**  
**JOSEPHINE BECK**  
**8757 CASTLE HILL AVE**  
**Las Vegas, NV 89129**

**GEMINI LEARING SYSTEMS, LLC**  
**ERIC FUSSNER, MEMBER**  
**1900 PARK SHADOWS LANE**  
**Las Vegas, NV 89134**

**ORION FINANCIAL SERVICES, LLC**  
**8757 CASTLE HILL**  
**Las Vegas, NV 89129**

**MEMBER****15% OWNERSHIP OF LLC (APRIL 2004  
- FEBRUARY 1, 2007)****MEMBER / MANAGER****100% MEMBER / MANAGER OF LLC  
12/8/2006 THROUGH DECEMBER 2004.  
LLC WAS REVOKED BY SECRETARY  
OF STATE EFFECTIVE 12/31/2004.  
WILLIAM BECK - MANAGER/MEMBER =  
100% OWNER****22 . Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

## NAME

## ADDRESS

## DATE OF WITHDRAWAL

None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS  
**JOHN HAWKES**  
**VINCENT STREET**  
**Las Vegas, NV 89101**TITLE  
**MEMBER (10% OWNER) OF  
LLC RESIGNED 3/1/2006**DATE OF TERMINATION  
**MARCH 1, 2006 - RESIGNED AS  
MEMBER OF LLC**

**23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 1, 2007

Signature /s/ William L. Beck  
William L. Beck  
Debtor

Date March 1, 2007

Signature /s/ Josephine C. Beck  
Josephine C. Beck  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

United States Bankruptcy Court  
District of NevadaIn re William L. Beck  
Josephine C. BeckCase No. 07-10586  
Chapter 7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - AMENDED

I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.

I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.

I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<b>2006 Chevrolet Tahoe Automobile</b> <b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	<b>Capital One Auto Finance</b>	<b>X</b>			
<b>2006 Chevrolet Suburban</b> <b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	<b>Franklin Capital Auto Loan</b>	<b>X</b>			
<b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b> <b>Home and Lot - Single Family Residence</b>	<b>Washington Mutual Home Loan</b>	<b>X</b>			
<b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b> <b>Home and Lot - Single Family Residence</b>	<b>Washington Mutual Home Loan</b>	<b>X</b>			
<b>2005 Mini Cooper Automobile</b> <b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	<b>BMW Financial Services</b>				<b>X</b>
<b>2002 Dodge Dakota Pickup</b> <b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	<b>Capital One Auto Finance</b>				<b>X</b>
<b>2002 Chevrolet Venture</b> <b>Location: 8757 Castle Hill Avenue, Las Vegas NV</b>	<b>Drive Time Financial</b>				<b>X</b>

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
<b>-NONE-</b>		

Form 8 Cont.

(10/05)

In re William L. Beck  
Josephine C. BeckCase No. 07-10586

Debtor(s)

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - AMENDED**

(Continuation Sheet)

Date March 1, 2007Signature /s/ William L. Beck  
William L. Beck  
DebtorDate March 1, 2007Signature /s/ Josephine C. Beck  
Josephine C. Beck  
Joint Debtor

**United States Bankruptcy Court**  
**District of Nevada**

In re William L. Beck  
Josephine C. Beck

Debtor(s)

Case No. 07-10586  
Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) - AMENDED**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>2,509.00</u>
Prior to the filing of this statement I have received.....	\$ <u>500.00</u>
Balance Due.....	<u>2,009.00</u>

2. \$ 299.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor  Other (specify):

4. The source of compensation to be paid to me is:

Debtor  Other (specify):

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: March 1, 2007

/s/ David L. Tanner, Esq.

David L. Tanner, Esq. #002366

David L. Tanner, Esq. PC

7472 W. Sahara Avenue

Suite 101

Las Vegas, NV 89117

(702) 256-6999 Fax: (702) 256-8999

Tannerlaw@aol.com

**United States Bankruptcy Court  
District of Nevada**

In re William L. Beck  
Josephine C. Beck

Debtor(s)

Case No. 07-10586  
Chapter 7

**VERIFICATION OF CREDITOR MATRIX - AMENDED**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: March 1, 2007

/s/ William L. Beck

**William L. Beck**

Signature of Debtor

Date: March 1, 2007

/s/ Josephine C. Beck

**Josephine C. Beck**

Signature of Debtor

William L. Beck  
Josephine C. Beck  
8757 Castle Hill Avenue  
Las Vegas, NV 89129-7669

David L. Tanner, Esq.  
David L. Tanner, Esq. PC  
7472 W. Sahara Avenue  
Suite 101  
Las Vegas, NV 89117

Advanced Imaging Solutions  
Acct No collection Account  
3690 North Rancho Drive  
Las Vegas, NV 89130

Allied Collection Service  
Acct No xxxx1803  
3080 S. Durango Dr. Suite 20  
Las Vegas, NV 89117

Antonio N. Tan  
Acct No collection account  
4111 Cannondale Avenue  
North Las Vegas, NV 89031

Apple One Maintenance  
Acct No collection  
3172 N. Rainbow Blvd Suite 234  
Las Vegas, NV 89108

Applied Card Bank  
Acct No xxxxxxxx7933  
800 Delaware Avenue  
Wilmington, DE 19801

Applied Card Bank  
P O Box 17120  
Wilmington, DE 19886-7120

Applied Card Bank  
P O Box 310731  
Boca Raton, FL 33431-0731

Applied Card Bank  
P O Box 17124  
Wilmington, DE 19850-7124

Applied Card Bank  
P O Box 11170  
Wilmington, DE 19850-1170

Aspire CB T  
Acct No xxxx-xxxx-xxxx-9231  
9 Mutec Drive  
Columbus, GA 31907

Aspire CB T  
P O Box 23007  
Columbus, GA 31902-3007

Aspire CB T  
P O Box 105374  
Atlanta, GA 30348-5374

Blockbuster  
Acct No collection account  
8300 W. Cheyenne  
Las Vegas, NV 89128

BMW Bank of North America  
P O Box 78066  
Phoenix, AZ 85062-8066

BMW Financial Services  
Acct No xxxxxxx9444  
P O Box 78103  
Phoenix, AZ 85062-8103

BMW Financial Services  
5515 Parkcenter Circle  
Dublin, OH 43017

Brett Neilsen  
Acct No collection account  
4212 McKibbin Street - Apt E  
Holton City, TX 79117

Brian Chan Sr.  
Acct No collection account  
3179 Cambridgeshire Street  
Las Vegas, NV 89146

Callister & Reynolds  
Acct No Ron Reynolds for DIB, LLC  
823 Las Vegas Blvd South  
Las Vegas, NV 89101

Capital One  
Acct No xxxx-xxxx-xxxx-4664  
P.O. Box 60024  
City Of Industry, CA 91716-0024

Capital One  
Acct No xxxxxxxxx8647  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Capital One Auto Finance  
Acct No xxxxxxxxxxxxxxxx1001  
P.O. Box 60067  
City Of Industry, CA 91716-0067

Capital One Auto Finance  
3901 Dallas Parkway  
Plano, TX 75093

Capital One Auto Finance  
P O Box 93016  
Long Beach, CA 90809-3016

Capital One Bank  
P O Box 85520  
Richmond, VA 23285

Capital One Bank  
P O Box 70884  
Charlotte, NC 28272-0884

Citibank - CCS - Sioux Falls  
Acct No xxxx-xxxx-xxxx-0555  
PO Box 6090  
Sioux Falls, SD 57117

David Roger, District Attorney  
Acct No Child Support Case NO %-xx4760  
Family Support Division  
301 Clark Avenue  
Las Vegas, NV 89101

Desert Copy  
Acct No collection account  
3684 Highland Drive  
Las Vegas, NV 89103

Diamond Tran  
Acct No collection account  
3179 Cambridgeshire Street  
Las Vegas, NV 89129

DIB, LLC  
Acct No Building Lease -  
6230 West Desert Inn  
Las Vegas, NV 89146

DIB, LLC  
Acct No Desert Inn Building Lease  
6465 West Sahara Avenue #200  
Las Vegas, NV 89146

Discount Documents  
Acct No collection account  
P O Box 3937  
Southfield, MI 48037

District Court - Clark County  
Case No 06-A-531061-C  
200 Lewis Avenue  
Las Vegas, NV 89155

District Court - Clark County  
Case No 06-A-529092-C  
200 Lewis Avenue  
Las Vegas, NV 89155

District Court - Clark County  
Case No 03 A 464904-C  
200 Lewis Avenue  
Las Vegas, NV 89155

Drive Time Financial  
Acct No xxxxxxxx9201  
1030 N. Colorado Street  
Gilbert, AZ 85233

Ducks Lake Ltd.  
Acct No Building Lease  
2350 South Jones  
Las Vegas, NV 89146

Ducks Lake Ltd.  
2860 Augusta Drive  
Las Vegas, NV 89109

Edwin Adolfo MD  
Acct No xx0380  
2635 Box Canyon Drive  
Las Vegas, NV 89128-0450

Emelyn A. Del Prado  
Acct No collection account  
2452 Silver Swan Court  
Henderson, NV 89052

Equifax  
1550 Peachtree Street  
Maildrop H-13  
Atlanta, GA 30309

Factual Data  
Acct No collection Account  
7881 West Charleston Blvd #170  
Las Vegas, NV 89117

Franklin Capital Auto Loan  
Acct No xxx4078  
47 West 200 South Suite 500  
Salt Lake City, UT 84101

GAP  
Acct No xxxxxxxxxxxxxxx5668  
P O Box 530942  
Atlanta, GA 30353-0942

GAP  
P O Box 981064  
El Paso, TX 79998-1064

GEMB  
Acct No Home Shopping Network  
P O Box 981064  
El Paso, TX 79998-1064

GEMB / JCP  
Acct No xxxxxxx4661  
P O Box 981400  
El Paso, TX 79998

GEMB/Home Shopping  
Acct No xxxxxxxxxxxxxxx4948  
P O Box 981400  
El Paso, TX 79998

GEMB/Sam's Club  
Acct No xxxxxxxxxxxxxxx5276  
P O Box 981400  
El Paso, TX 79998

HFC  
Acct No xxxxxxx-xx-xxx812-6  
P O Box 4153-K  
Carol Stream, IL 60197-4153

HFC  
P O Box 1547  
Chesapeake, VA 23327

HFC / Beneficial  
P O Box 1547  
Chesapeake, VA 23327

Home Shopping Network  
P O Box 530942  
Atlanta, GA 30353-0942

Home Shopping Network  
P O Box 981064  
El Paso, TX 79998-1064

HSBC  
Acct No xxxxxxxx0006  
6602 Convoy Court  
San Diego, CA 92111

HSBC  
P.O. Box 19360  
Portland, OR 97280

HSBC  
P.O. Box 60102  
City Of Industry, CA 91716

HSBC  
P.O. Box 15519  
Wilmington, DE 19850

HSBC  
P.O. Box 60102  
City Of Industry, CA 91716-0102

HSBC Card Services  
P.O. Box 60102  
City Of Industry, CA 91716

HSBC Card Services  
P.O. Box 80084  
Salinas, CA 93912-0084

Internal Revenue Service - INSOL  
Acct No tax year 1996 - William Beck  
110 City Parkway  
Las Vegas, NV 89106

James Martinez  
Acct No potential claim  
4319 Hera Temple Ave  
North Las Vegas, NV 89031

James Pearce  
Acct No collection account  
830 Carnegie Street #1122  
Henderson, NV 89052

JCPenney  
P O Box 960001  
Orlando, FL 32896-0001

JCPenney  
P O Box 981403  
El Paso, TX 79998-1403

Jewel Bailey  
Acct No collection account  
9613 Camino Capistrano Lane  
Las Vegas, NV 89147

John Hawkes  
Acct No Potential claim  
3151 Vincent Street  
Las Vegas, NV 89146

Josie Gundayao  
Acct No collection account  
3916 Diamond Ridge Street  
Las Vegas, NV 89129

Lane Bryant  
P.O. Box 659728  
San Antonio, TX 78265-9728

Lane Bryant  
P.O. Box 182121  
San Antonio, TX 78218-2121

Lisa Oaks  
10305 Marckahre  
Las Vegas, NV 89129

Lou Gutierrez  
Acct No District Court xxA-xx1061-C  
2886 Falling Springs Circle  
Las Vegas, NV 89135

Maria Gosioco  
Acct No collection account  
5411 Morning Splash  
Las Vegas, NV 89131

Marietta T. Bascos  
Acct No collection account  
3728 N. Campbell Road  
Las Vegas, NV 89129

Matt Eaker  
Acct No potential claim  
1042 Via Di Olivia  
Henderson, NV 89015

Merchant Credit Guide  
Executive Offices  
233 W. Jackson Blvd  
Chicago, IL 60606

Michael Bohn, Esq.  
Acct No Ducks Lake vs. Beck  
4520 S. Pecos Road #2  
Las Vegas, NV 89121

Mini Bank of North America  
P O Box 78066  
Phoenix, AZ 85062-8066

Mini Financial Services  
P O Box 3608  
Dublin, OH 43016-0306

Myra Bourne  
Acct No collection account  
7612 Paul Weitz  
Las Vegas, NV 89127

NCO Financial  
Acct No xxxx7833  
P O Box 41726  
Philadelphia, PA 19101

Nelson Obena  
Acct No collection account  
7889 Spindrift Cove Street  
Las Vegas, NV 89139

Noel L. Cruz  
Acct No collection account  
7554 Hope Valley Street  
Las Vegas, NV 89139

Nordstrom  
Acct No 7065  
P O Box 6555  
Englewood, CO 80155

Orlando Amparo  
Acct No potential claim  
3909 Gaston Lane  
North Las Vegas, NV 89032

Orlando and Cecelia Amparo  
3909 Gaston Lane  
North Las Vegas, NV 89032

Pac West  
Acct No collection account  
P O Box 526035  
Sacramento, CA 95852

PBS Anesthesia  
Acct No xx0380  
2635 Box Canyon Drive  
Las Vegas, NV 89128

Porter and Terry, LLC  
Acct No attorneys fees  
525 South 9th Street  
Las Vegas, NV 89101

Providian  
Acct No xxxxxxx4976  
P O Box 660509  
Dallas, TX 75266

Providian Financial  
Acct No xxxxxxx0441  
P O Box 660509  
Dallas, TX 75266

Quest Diagnostics  
Acct No axxxx8381  
P O Box 79025  
Phoenix, AZ 85062-9025

r

Rebel Pest Control  
Acct No 8757 Castle Hill Avenue, LV  
6160 Harrison Drive - #2  
Las Vegas, NV 89120

Redrock Medical Center  
Acct No xxxxxxx/xx6089  
Dept 6210  
Los Angeles, CA 90084-0001

Republic Services of So NV  
Acct No xx-xx344-2  
770 East Sahara Avenue  
Las Vegas, NV 89104

Republic Services of So NV  
P O Box 98508  
Las Vegas, NV 89193-8508

Rob C. Graham, Esq.  
7375 Peak Drive #220  
Las Vegas, NV 89128

Rob C. Graham, Esq.  
7375 Peak Drive  
Las Vegas, NV 89128

Sams Club  
Post Office Box 530942  
Atlanta, GA 30353-0942

Sams Club  
Post Office Box 981064  
El Paso, TX 79998-1064

Spring Valley Medical Ctr  
Acct No xxxxx9765  
8801 West Sahara Avenue  
Las Vegas, NV 89117

Spring Valley Hospital Medical Ctr  
Acct No xxxxx9765  
File 57361  
Los Angeles, CA 90074-7361

State of Nevada for the Arizona  
Acct No Rxx4760  
Dept of Economic Security  
301 Clark Avenue  
Las Vegas, NV 89101

TrueLogic Financial Corp  
Acct No montgomery wards csxcxxxx3022  
P O Box 4437  
Englewood, CO 80155-4437

Washington Mutual Bank  
Post Office Box 3139  
Milwaukee, WI 53201-3139

Washington Mutual Bank - Collections  
Post Office Box 44118  
Jacksonville, FL 32231-4118

Washington Mutual Card Services  
Acct No xxxx-xxxx-xxxx-0281  
Post Office Box 660487  
Dallas, TX 75266-0487

Washington Mutual Card Services  
Post Office Box 660433  
Dallas, TX 75266-0433

Washington Mutual Card Services  
Post Office Box 1093  
Northridge, CA 91328

Washington Mutual Card Services  
Post Office Box 9016  
Pleasanton, CA 94566-9016

Washington Mutual Card Services  
Post Office Box 99604  
Arlington, TX 76096-9604

Washington Mutual Home Loan  
Acct No xxxxxxxxx9872  
Post Office Box 660487  
Dallas, TX 75266-0487

Washington Mutual Home Loan  
Acct No xxxxxxxxx9880  
Post Office Box 78148  
Phoenix, AZ 85062-8148

Washington Mutual Home Loan  
Post Office Box 2441  
Mailstop N010207  
Chatsworth, CA 91313-2441

Wells Fargo Financial  
Acct No xxxxxxxxx2186  
5000 East Bonanza Road #U3  
Las Vegas, NV 89110

Wells Fargo Financial Bank  
Acct No xxxx-xxxx-xxxx-8099  
P O Box 98751  
Las Vegas, NV 89193-8751

Wells Fargo Financial Bank  
P O Box 5943  
Sioux Falls, SD 57117-5943

West Asset Management  
1000 N. Travis Street - Suite F  
Sherman, TX 75090

WF FIN BANK  
3201 N 4TH Avenue  
Sioux Falls, SD 57104

WFNNB / Lane Bryant  
Acct No xxxxxxxxxxxxx5003  
4590 East Broad Street  
Columbus, OH 43213

WFNNB / Lane Bryant  
P O Box 182125  
Bankruptcy Department  
Columbus, OH 43218-2125

Will Vacuna  
Acct No collection account  
7554 Hope Valley Street  
Las Vegas, NV 89113

William R. Urga, Esq.  
Acct No DUKES LAKE LLC - ATTORNEY FOR  
Jolley Urga Wirth Woodbury & Standish  
3800 Howard Hughes Pkwy #1600  
Las Vegas, NV 89109

William R. Urga, Esq. for DUCKS LAKE, LLC  
Jolley Urga Wirth Woodbury & Standish  
3800 Howard Hughes Pkwy #1600  
Las Vegas, NV 89109